## Congress of the United States

H.S. House of Representatives Committee on Small Business 2361 Rayburn House Office Building Washington, DC 20515-6515 September 11, 2017

The Honorable Maureen K. Ohlhausen Acting Chairman Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580

Dear Acting Chairman Ohlhausen:

Pursuant to Rules X and XI of the U.S. House of Representatives, the House Committee on Small Business is conducting oversight over the Federal Trade Commission (FTC) as it investigates the Equifax data breach. As part of this oversight, the Committee requests the FTC provide a strategy for mitigating potential impacts on small businesses effected by the Equifax data breach.

On September 7, 2017, Equifax announced a cybersecurity incident potentially impacting 143 million United States consumers.<sup>1</sup> Cyber criminals accessed their systems from mid-May through July 2017. The compromised information includes, at a minimum, names, Social Security numbers, birth dates, and addresses, as well as credit card numbers for over 200,000 consumers.<sup>2</sup> The Committee has concerns regarding the cyber incident's impact on America's small business community.

In light of its concerns, the Committee requests the following information as soon as possible, but no later than noon on Monday, September 25, 2017:

- 1. How many small businesses/owners are affected by the data security breach?
- 2. What steps is the FTC taking to assist its customers who own small businesses to secure their personal information and prevent future fraudulent activity as a result of this cyber breach?
- 3. What steps is the FTC taking to ensure that small business owners impacted by the data breach will not be adversely affected when applying for credit to start or expand their business operations?

<sup>&</sup>lt;sup>1</sup> Equifax, Cybersecurity Incident and Important Consumer Information, https://www.equifaxsecurity2017.com/ (last visited September 11, 2017).

<sup>&</sup>lt;sup>2</sup> U.S. Federal Trade Commission, https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do (last visited September 11, 2017).

- 4. What is the current status of the FTC's engagement with Equifax, and how is the FTC working with Equifax to ensure that all necessary precautions are being taken to protect the personal information of Equifax's customers?
- 5. What effort, if any, is the FTC making to encourage TransUnion and Experian to take necessary precautions to prevent future attacks?

The Committee also requests that the FTC provide a briefing to Committee staff on the status of the FTC's investigation of the Equifax data breach.

When producing documents to the Committee, please deliver production sets to the Majority Staff in Room 2361 of the Rayburn House Office Building and the Minority Staff in Room 2069 of the Rayburn House Office Building. The Committee prefers, if possible, to receive all documents in electronic format.

If you have any questions about this request, please contact James Burchfield of the Committee Staff at (202) 225-5821. Thank you for your attention to this matter.

Steve Chapat

Sincerely,

Steve Chabot Chairman